1: Common Disclosure - Capital

The Capital disclosures detailed in the template below represents the post 1 January 2018 Basel 111 common disclosure requirements, Ford Co-Operative Credit Society Limited is applying the Basel 111 regulatory adjustments in full as implemented by APRA.

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of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) Issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: Instruments issued by subsidiaries subject to phase out Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Atla in Altional specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation for the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: Instruments issued by subsidiaries subject to phase out Additional Tier 1 Capital before regulatory adjustments Additional Tier 1 Capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Atla in Altional specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation for rows 39 and 40	30		
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Investments in own Additional Tier 1 instruments	Investments in own Additional Tier 1 instruments	_	Additional Tier 1 Capital before regulatory adjustments	-
Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entitles that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40			<u> </u>
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At National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	At National specific regulatory adjustments (sum of rows 41a, 41b and 41c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	40	Significant investments in the capital of banking, financial and insurance entitles that are outside	
of which: holdings of capital instruments in group members by other group members on behalf of third parties 41b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	of which: holdings of capital instruments in group members by other group members on behalf of third parties 41b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	
of which; investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	of which; investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40		of which: holdings of capital instruments in group members by other group members on behalf of	-
		11b	of which: investments in the capital of financial institutions that are outside the scope of regulatory	-
		110		-

Reconciliation Table Reference

Table A

Table B Table C Table D

Table B

Table E

Common Equity Tier 1 Capital: instruments and reserves 30-Jun-20 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 44 45 Tier 1 Capital (T1=CET1+AT1) 10,350,173 Tier 2 Capital: Instruments and provisions 46 Directly issued qualifying Tier 2 instruments 47 Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2) 49 of which: instruments issued by subsidiaries subject to phase out Provisions 101,849 Tier 2 Capital before regulatory adjustments 51 101,849 Tier 2 Capital: regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments Investments in the Tier 2 capital of banking, financial and insurance entitles that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) of which: holdings of capital instruments in group members by other group members on behalf of of which; investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) 58 101,849 59 Total capital (TC=T1+T2) 10,452,022 60 Total risk-weighted assets based on APRA standards 70,849,483 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 14.61% 62 Tier 1 (as a percentage of risk-weighted assets) 14 61% Total capital (as a percentage of risk-weighted assets) 14.75% Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SiBs buffer requirement, expressed as a 7,00% percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 2,50% 66 of which: ADI-specific countercyclical buffer requirements 0.00% 67 of which: G-SIB buffer requirement N/A 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) 10.11% National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 69 70 National Tier 1 minimum ratio (if different from Basel iti minimum) 71 National total capital minimum ratio (if different from Basel III minimum) Amount below thresholds for deductions (not risk-weighted) 72 Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach 101,849 (prior to application of cap) 101,849 77 Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 Current cap on CET1 instruments subject to phase out arrangements 80 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements 0% 82 Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and 83 Current cap on T2 instruments subject to phase out arrangements 0% 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

Reconciliation Table Reference

Table F

1.2: Regulatory Capital Reconciliation to Balance Sheet		
		Template /
	30-Jun-20	Reconciliation Table
Assets		Reference
Cash and cash equivalents	40 000 770	
Financial instruments - held to maturity	13,360,578	
Receivables	31,508,424	
Prepayments	267,897	
Loans & advances to members	84,210	
Other financial investments	112,630,382	
Property, plant & equipment	652,960 2,948,655	
Deferred tax assets	2,818,655	
Intangible assets	96,193	
Loans to Capital investors	•	Row 41c
Total assets	464 440 200	NOW 410
socal assets	161,419,299	
Liabilities		
Deposits	146,034,191	
Creditor accruals	339,647	
Current tax liabilities	33,935	
Provisions	219,280	
Deferred tax liabilities	583,945	
Long term borrowings	3,103,529	
Total liabilities	150,314,527	
Net assets	11,104,772	
Members' Equity		
Capital reserve	125,660	Row 3
General reserve	3,000,000	Row 3
Reserve for credit losses	101,849	Row 50
Asset revaluation reserve	1,145,561	Row 3
Retained earnings	6,731,702	Row 2
Total members' equity	11,104,772	,,,,,,
1.3: Reconciliation between detailed capital disclosures template	and the Regulatory Balance Sheet	
Table A		
Accumulated other disclosed reserves		
Capital reserve per balance sheet	125,660	
General reserve per balance sheet	3,000,000	
Asset Revaluation Reserve per balance sheet	1,145,561	
Total per capital disclosures template	4,271,221	Row 3
Table B		
Other financial investments		
Other financial investments Equity investments in financial institutions	578.619	Row 26d
	578,619 74,131	Row 26g Row 26g

CAPITAL REQUIREMENTS

Capital requirements for Ford Co-Operative Credit Society Limited is determined by the risk weights of the relevant assets held with the minimum required capital to over 8% of the risk weighted assets. Ford Co-Operative Credit Society Limited maintains a capital policy level of Minimum 13% and a capital target of 14%. The current level of capital is 14.81%

The risk weighted assets for each asset grouping as set out in the table below is determined by the APRA Prudential Standards APS 112. These are prescribed risk weights to measure the level of risk of based on the nature and level of security supporting the assets recovery.

The risk weighted assets held as at the end of the quarter ended 31 December 2020 is as follows

Table 3: Capital Adequacy

RISK WEIGHTED ASSETS (RWA) BY ASSET CLASS

	Prescribed		
		RWA \$	
	31-Dec-20	30-Sep-20	
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;			
Cash	-	•	
Liquid investments	11,808,669	12,098,722	
Loans - secured by residential mortgage	39,637,123	37,897,538	
Loans - other retail	3,663,084	3,736,579	
Loans - corporate	811,487	812,899	
all other assets	3,206,677	3,184,641	
Total credit risk on balance sheet	59,127,040	57,730,379	
Total credit risk off balance sheet (commitments)	3,755,164	3,788,337	
· Undrawn financial commitments (overdrafts, credit cards, line of credit, Loans approved not advanced, guarantees)	3,755,164	3,788,337	
· Capital requirements for securitisation	-	-	
(b) Capital requirements for market risk.	7	-	
(c) Capital requirements for operational risk.	9,042,826	8,664,195	
Total Risk Weighted assets (Sum above components)	71,925,030	70,182,911	

CAPITAL HELD BY GEELONG BANK

The capital held by Ford Co-Operative Credit Society Limited exceeds the policy and minimum capital prescribed by the APRA Prudential standards. This excess facilitates future growth within Ford Co-Operative Credit Society Limited.

The capital ratio is the amount of capital described in Table 1 divided by the risk weighted assets;

		Capital	Capital Ratio		
, , , , , , , , , , , , , , , , , , ,	31-Dec-20	30-Sep-20	31-Dec-20	30-Sep-20	
Common Equity Tier 1	10,552,197	10,438,317	14.67%	14.87%	
Tier 1	10,552,197	10,438,317	14.67%	14.87%	
Total Capital ratio	10,654,046	10,540,166	14.81%	15.02%	

CREDIT RISK

(i) CREDIT RISK - INVESTMENTS

Surplus cash not invested in loans to members are held in high quality liquid assets. This included the funds required to be held to meet withdrawal of deposits by members of Ford Co-Operative Credit Society Limited.

Ford Co-Operative Credit Society Limited uses the ratings of reputable ratings agencies to assess the credit quality of all investment exposure, where applicable, using the credit quality assessment scale in APRA prudential Guidance in APS112.

The credit quality assessment scale within this standard has been complied with.

Table 4 below excludes the Equities and securitisation exposures. Securitisation exposures are set out in the Table 5 that follows The exposure values associated with each credit quality step are as follows in Table 4.

Table 4: Credit Risk (investments)

		Current quarter					
investments with banks and other ADI's	Average gross exposure in quarter	Carrying value on balance sheet at: 31 Dec 20	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qlr	
	\$	\$	\$	\$	\$	\$	
Cuscal - Rated A	3,600,000	3,600,000	-	-			
Banks - Rated AA and above	2,516,074	5,032,148	-	-	-		
Banks - Rated below AA	31,749,614	28,298,250	-	•	-	-	
Unrated Institutions – Credit Unions	15,000,000	16,000,000	-	-	-	-	
Total	52,865,688	52,930,398	-	-	-	-	

revious quarter - 30 Sep 20						
			Previous quarte	r		
Investments with banks and other ADI's	Average gross exposure in quarter	Carrying value on balance sheet at: 30 Sep 20	Past due facililles	impaired facilities	Specific Provision as at end of qir	Increase in specific provision and write offs in qtr
	\$	\$	\$	\$	\$	\$
Cuscal - Rated A	3,600,000	3,600,000	-	-		
Banks - Rated AA and above	-	-	-	-	-	-
Banks - Rated below AA	33,335,917	35,200,977			-	-
Unrated institutions - Credit Unions	13,500,000	14,000,000	-	-	•	
Total	50,435,917	52,800,977	•	-	-	-

52,800,977

CREDIT RISK - LOANS

The classes of loans entered into by Ford Co-Operative Credit Society Limited are timited to toans; commitments and other non-market off-balance sheet exposures. Ford Co-Operative Credit Society Limited does not enter into debt securities; and over-the-counter derivatives.

Impairment details

The level of impaired loans by class of loan is set out below. In the note below -

- Carrying Value is the amount of the balance sheet gross of provision (net of deferred fees).

 Past due loans is the 'on balance sheet' loan balances which are behind in repayments past due by 90 days or more but not impaired.

 Impaired loans are the 'on balance sheet' toan balances which are at risk of not meeting all principle and interest repayments over time.

 Provision for impairment is the amount of the impairment provision allocated to the class of impaired loans.

 The losses in the period equate to the additional provisions set aside for impaired loans, and bed debts written off in excess of previous provision allowances.

The impaired loans are generally not secured against residential property. Some impaired loans are secured by bill of sale over motor vehicles or other assets of varying value, it is not practicable to determine the fair value all collaterat as at the balance date due to the variety of assets and condition.

The analysis of the Ford Co-Operative Credit Society Limited's loans by class, is as follows in Table 4.

Table 4: Credit Risk (Loans)

11.011 #001.01 - 1. 100.50								
Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at current 31 Dec 20	Commitments redraws, overdraft facĕitles undrawn	Past dus facilities	Impaired facilities	Specific Provision as at end of qtr	increase / (Decrease) in specific provision and write offs in qtr	
	\$	\$	\$	\$	\$	\$	s	
Mortgage secured	106,860,840	109,135,993	11,620,029	38,312	-			
Personal	3,663,656	3,690,733	310,646	42,675	42,804	87,000		
Overdrafts & Credit cards	99,200	100,789	770,506	-	-			
Corporate borrowers	812,193	811,487	405	-	-			
Tolal	111,435,889	113 639 002	12 701 585	80 987	42 804	87,000		

Previous quarter - 30 Sep 20

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Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at current 30 Sep 20	Commitments redraws, overdraft facĕtles undrawn	Pest due fecēties	Impaired facilities	Specific Provision as at end of qtr	Increase / (Decrease) in specific provision and write offs in qir
	\$	\$	\$	\$	\$	\$	\$
Mortgage secured	106,405,976	104,585,687	12,094,565	37,826	-		$\overline{}$
Personal	3,825,675	3,736,579	339,185	36,425	47,350	87,000	$\overline{}$
Overdrafts & Credit cards	109,429	97,810	793,685		-		
Corporale borrowers	679,402	812,899		-	-		
Total	111,020,482	109,232,775	13,227,435	74,251	47,350	87,000	T

General Reserve for Credit Losses

This reserve is set aside to quantify the estimate for potential future losses in the loans and investments.

In addition to the provision for impairment, the board has recognised the need to make an allocation from retained earnings to ensure there is adequate protection for members against the prospect that some members will experience loan repayment difficulties in the future, and the risk of loss on investments and other assets.

The reserve has been determined on the basis of the past experence with the loan delinquency and amounts written off,

The value of the reserve is amended to reflect the changes in economic conditions, and the relevant concentrations in specific regions and industries of employment within the loan book.

	31-Dec-20	30-Sep-20
Balance	101,849	101,849

SECURITISATION ARRANGEMENTS

Ford Co-Operative Credit Society Limited has entered into arrangements for securitised loans to support its liquidity requirements from time to time. The table below states the current value of securitised loans managed by Ford Co-Operative Credit Society Limited and the amount securitised in the past quarter ended 31 Dec 20.

Table 5: Securitised Exposures

Current Quarter - 31 Dec 20				
	in C	ns Securitised current qtr, by type of ecuritisation	Securitised Loans On- balance sheet exposure retained or purchased	Securitised Loans Off- balance sheet exposures
			Aggregate amount	Aggregate amount
		\$	\$	\$
Mortgage loans		N/A	N/A	3,206,506
Personal loans		N/A	N/A	-
Credit cards		N/A	N/A	
Total		N/A	N/A	3 206 506

The recognised gain or loss on securitised arrangements entered into in the past quarter is \$ Nil

Previous quarter - 30 Sep 20			
	Loans Securitised In Current qtr, by type of securitisation	Securitised Loans On- balance sheet exposure retained or purchased	Securitised Loans Off- balance sheet exposures
,		Aggregate amount	Aggregate amount
	 \$	\$	\$
Mortgage loans	N/A	N/A	3,527,476
Personal loans	 N/A	N/A	-
Credit cards	N/A	N/A	
Total	N/A	N/A	3,527,476